

## ABSTRACT

An easy to use, secure electronic coupon system provides electronic coupons to users having a cellular phone 5 with a display device. A coupon data storage device 23 stores information relating to the electronic coupons. A bar code processor 14 generates bar code data based at least on the electronic coupon data stored in the coupon data storage device 23. A bar code processor 14 sends the bar code data generated by the bar code processor 14 to the cellular phone 5. Using the cellular phone 5, electronic coupons can thus be presented in a store where a product or service is purchased, and the electronic coupons can be scanned by an existing bar code scanner connected to a POS system.